

EXHIBIT 7

MARYLAND CONSUMER LOAN LICENSEE SURETY BOND

BOND NO. [Bond Amount]
Bond Amount: [Bond Amount]
Effective Date: [Bond Effective Date]

KNOW ALL PEOPLE BY THESE PRESENTS that [Licensee/Principal Name], including any and all trade names, NMLS # [Licensee/Principal NMLS ID] ("Principal") and [Surety Name], NAIC # [Surety NAIC] ("Surety") who is authorized to do surety business in the State of Maryland ("State") are held and firmly bound unto the Commissioner of Financial Regulation ("Commissioner"), for the benefit of the State, and any person who has a cause of action against Principal under the Maryland Consumer Loan Law (Md. Code Ann., Com. Law, Title 12, Subtitle 3 and Md. Code Ann., FI, Title 11, Subtitle 2) (collectively "MCL Law"), as amended, in the penal sum of [Bond Amount], for the payment of which, well and truly be made, we bind ourselves, our heirs, personal representatives, administrators, successors and assigns, jointly and severally, firmly by these presents.

The condition of this obligation is such that the above bounded Principal is now or is about to become licensed by the Commissioner to engage in the business of consumer loan lending, as provided by the laws of the State, as amended.

Now, therefore, if the Principal shall, while this bond is in force and effect comply with all provisions of the MCL Law, as amended, and will pay to the State or any person any money that Principal may owe to the State or that person under the MCL Law, as amended; then this obligation shall be null and void; otherwise to remain in full force and effect.

Provided however, that the liability of the Surety:

- (1) Shall be continuous until cancelled by the Surety upon giving notice delivered electronically through NMLS to the Principal and to the Commissioner, which cancellation is not effective until 90-days after the Commissioner receives the notice;
- (2) May not be aggregated or cumulative, whether or not the bond is renewed, continued, replaced, or modified;
- (3) May not be determined by adding together the penal sum of the bond or any part of the penal sum of the bond, in existence at any two or more points in time;
- (4) Shall be considered to be one continuous obligation, regardless of increases or decreases in the penal sum of the bond;

- (5) May not be affected by the insolvency or bankruptcy of the Principal or by any misrepresentation, breach of warranty, failure to pay a premium, or other act or omission of the Principal; or license suspension;
- (6) May not require any administrative enforcement action by the Commissioner as a prerequisite to liability; and
- (7) Shall continue for any violation of law or regulation covered by this bond during the bond coverage period and permit claims to be made within the statute of limitations, three (3) years subsequent to the cancellation of the bond or cessation of the license, for violations that occur only during the coverage period.

This Bond shall become effective on [Bond Effective Date].

In witness whereof, Principal has hereunto set its hand and seal, and Surety has caused these present to be signed by its duly authorized officers and its corporate seal to be hereto affixed this [Day of Signatory Date] day of [Month of Signatory Date], [Signatory Year].

By: [Principal Signee]
Principal

By: [Surety Signee]
Surety

NOTICE TO PRINCIPAL: If applicable, be sure to upload to the Company Form (MU1) in NMLS the fictitious name registration filed with SDAT if doing business under a fictitious name.
business under a fictitious name.